

FUND INFORMATION

PRIMARY BENCHMARK

CAUTIOUS BENCHMARK

SECONDARY BENCHMARK

(ASISA) GLOBAL MA LOW EQUITY

RETURN HORIZON

At Least 3 Year

CURRENCY

USD

RISK RATING



REG28 COMPLIANT

No

TER: (EXCL. VAT)

0.46%

MAXIMUM EQUITY

35%

BENCHMARK: 25% DM EQUITIES, 5% INFRASTRUCTURE EQUITY, 30% BONDS, 10% GLOBAL HIGH YIELD, 30% CASH

FUND STATISTICS

	Edify Global Cautious	Cautious Benchmark	EAA Fund USD Cautious Allocation
Return (5y)	3.7%	4.5%	2.7%
Standard Deviation (5y)	7.3%	7.2%	5.7%
Sharpe Ratio (5y)	2.2%	21.4%	-4.1%
Maximum Drawdown	-15.7%	-14.6%	-13.9%
% Positive Months	66.7%	66.7%	71.1%
Best Month	4.8%	4.9%	4.0%
Worst Month	-5.8%	-6.0%	-4.1%

*ANNUALISED FIGURES ARE BASED ON 5 YEAR ROLLING RETURNS
*SINCE 2019/01/01

PERFORMANCE

	Edify Global Cautious	Cautious Benchmark	EAA Fund USD Cautious Allocation
3m	4.8%	4.7%	3.4%
6m	2.4%	3.0%	3.1%
YTD	2.4%	3.0%	3.1%
12m	6.7%	7.6%	6.6%
3yr	8.0%	8.8%	6.9%
5yr	3.7%	4.5%	2.7%

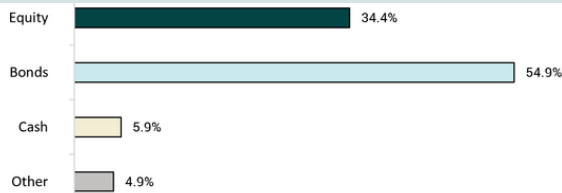
* PERFORMANCE FIGURES LONGER THAN 1 YEAR ARE ANNUALISED

FACT SHEET

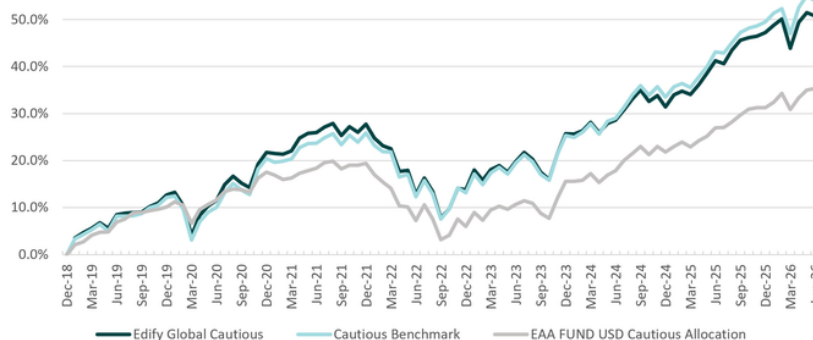
FUND OBJECTIVE & INVESTMENT PROCESS

Aims to provide stable income and a high level of capital stability. The probability of capital loss over the medium to long term is low. The portfolio consists primarily of income orientated assets with a below average exposure to equities (maximum of 30%).

ASSET ALLOCATION



PERFORMANCE



MONTHLY PERFORMANCE

YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	YTD
2020	0.5%	-2.4%	-5.8%	4.2%	1.8%	1.1%	3.0%	1.6%	-1.3%	-0.8%	4.3%	2.1%	8.0%
2021	-0.2%	-0.1%	0.6%	2.2%	0.8%	0.1%	0.9%	0.6%	-2.0%	1.5%	-0.9%	1.4%	5.0%
2022	-2.3%	-1.3%	-0.5%	-3.9%	0.2%	-4.4%	3.1%	-2.5%	-5.0%	1.8%	4.0%	-0.3%	-11.0%
2023	3.7%	-1.8%	1.9%	0.7%	-1.1%	1.9%	1.6%	-1.2%	-2.3%	-1.3%	4.8%	3.5%	10.5%
2024	-0.1%	0.6%	1.4%	-1.7%	1.6%	0.6%	1.7%	1.8%	1.7%	-1.8%	1.0%	-1.8%	4.8%
2025	1.9%	0.6%	-0.5%	1.5%	1.8%	1.9%	-0.5%	2.1%	1.4%	0.4%	0.2%	0.6%	12.1%
2026	1.1%	0.8%	-4.1%	3.8%	1.4%	-0.5%							2.4%

TOP HOLDINGS %

FUND NAME	%	FUND NAME	%
PIMCO Global Bond Fund (USD)	16%	PIMCO Global High Yield Bond Fund USD Acc	3%
iShares Global Gov Bond Index Fund (USD)	15%	Amplify Global Equity Fund (USD)	3%
BlackRock ICS US Dollar Liquidity Fund (USD)	14%	Morgan Stanley Investment Funds - Global Brands	3%
Ninety One Global Diversified Income Fund (USD)	12%	Ninety One Global Strategic Equity (USD) Fund	3%
Schroder ISF QEP Global Core Accumulation (USD)	7%	Catalyst Global Real Estate UCITS Fund (USD)	3%
Jupiter Merian World Equity Fund (USD)	7%	Sands Capital Global Growth Fund (USD)	3%
Dodge & Cox Worldwide Funds - Global Stoc (USD)	5%	Ninety One Global Gold Fund (USD)	2%
Ranmore Global Equity (USD) Fund	4%		